

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: CLEVELAND, DAWN  
CLEVELAND, DONALD

Case No. 08-18834

Chapter 7

\_\_\_\_\_  
Debtors

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

DEBORAH K. EBNER, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$0.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$41,025.00</u>
Total Distribution to Claimants: <u>\$13,524.51</u>	Claims Discharged Without Payment: <u>\$214,085.18</u>
Total Expenses of Administration: <u>\$6,476.37</u>	

3) Total gross receipts of \$ 20,000.88 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$20,000.88 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$606,552.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	6,751.37	6,476.37	6,476.37
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	3,200.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	209,149.03	130,542.15	122,228.66	13,524.51
<b>TOTAL DISBURSEMENTS</b>	\$818,901.03	\$137,293.52	\$128,705.03	\$20,000.88

4) This case was originally filed under Chapter 7 on July 22, 2008.  
The case was pending for 37 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/10/2011 By: /s/DEBORAH K. EBNER  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Preference - Metlife 09-00170	1141-000	20,000.00
Interest Income	1270-000	0.88
<b>TOTAL GROSS RECEIPTS</b>		<b>\$20,000.88</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Home Comings Financial	4110-000	44,219.00	N/A	N/A	0.00
NOTFILED	Home Comings Financial	4110-000	97,279.00	N/A	N/A	0.00
NOTFILED	Countrywide Home Lending	4110-000	194,838.00	N/A	N/A	0.00
NOTFILED	Chrysler Financial	4110-000	36,006.00	N/A	N/A	0.00
NOTFILED	American Home Mtg Srv	4110-000	234,210.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$606,552.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
DEBORAH K. EBNER	2100-000	N/A	2,750.03	2,750.03	2,750.03
DEBORAH K. EBNER	2200-000	N/A	23.84	23.84	23.84
Law Office of Deborah K. Ebner	3110-000	N/A	3,977.50	3,702.50	3,702.50
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	6,751.37	6,476.37	6,476.37

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Internal Revenue Service	5200-000	3,200.00	N/A	N/A	0.00
NOTFILED	Ann Cleveland	5200-000	0.00	N/A	N/A	0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			3,200.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	DISCOVER BANK	7100-000	N/A	494.17	494.17	54.68
2	DISCOVER BANK	7100-000	N/A	7,143.34	7,143.34	790.40
3	Chase Bank USA NA - Disallowed 6/17/11	7100-000	N/A	8,313.49	0.00	0.00
4	PYOD LLC its successors & assigns as assignee of	7100-000	14,582.00	15,520.32	15,520.32	1,717.31
5	PYOD LLC its successors & assigns as assignee of	7100-000	5,347.00	5,701.32	5,701.32	630.85

6	PYOD LLC its successors & assigns as assignee of	7100-000	405.00	486.03	486.03	53.78
7	PYOD LLC its successors & assigns as assignee of	7100-000	6,367.00	6,956.48	6,956.48	769.73
8	Chase Bank USA,N.A	7100-000	387.00	451.79	451.79	49.99
9	Fia Card Services, NA/Bank of America by American	7100-000	11,022.00	12,306.34	12,306.34	1,361.69
10	Fia Card Services, NA/Bank of America by American	7100-000	11,653.00	12,125.61	12,125.61	1,341.69
11	Fia Card Services, NA/Bank of America by American	7100-000	27,195.00	29,647.25	29,647.25	3,280.44
12	Fia Card Services, NA/Bank of America by American	7100-000	25,533.00	26,896.97	26,896.97	2,976.13
13	GE Money Bank dba LOWES CONSUMER	7100-000	4,477.00	4,499.04	4,499.04	497.82
NOTFILED	Barclays Bank Delaware	7100-000	1,189.00	N/A	N/A	0.00
NOTFILED	Medical Recovery Specialists	7100-000	1,001.60	N/A	N/A	0.00
NOTFILED	Chase	7100-000	5,035.00	N/A	N/A	0.00
NOTFILED	Oswego Fire Protection	7100-000	368.00	N/A	N/A	0.00
NOTFILED	Home Depot Credit Services Processing Center	7100-000	6,325.63	N/A	N/A	0.00
NOTFILED	Home Depot Credit Services Processing Center	7100-000	290.80	N/A	N/A	0.00
NOTFILED	Chase	7100-000	386.00	N/A	N/A	0.00
NOTFILED	Discover Financial	7100-000	449.00	N/A	N/A	0.00
NOTFILED	Dsnb Macys	7100-000	398.00	N/A	N/A	0.00
NOTFILED	Natl City Credit Card Services	7100-000	9,943.00	N/A	N/A	0.00
NOTFILED	Sallie Mae 3rd Pty Lsc	7100-000	16,019.00	N/A	N/A	0.00
NOTFILED	Chase	7100-000	26,644.00	N/A	N/A	0.00
NOTFILED	Chase	7100-000	27,285.00	N/A	N/A	0.00
NOTFILED	Discover Financial	7100-000	6,847.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			209,149.03	130,542.15	122,228.66	13,524.51

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 08-18834

Trustee: (330480) DEBORAH K. EBNER

Case Name: CLEVELAND, DAWN  
CLEVELAND, DONALD

Filed (f) or Converted (c): 07/22/08 (f)

§341(a) Meeting Date: 08/28/08

Period Ending: 09/10/11

Claims Bar Date: 04/02/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Location: 207 Deerpath Dr, Oswego, Single family	250,000.00	0.00		0.00	FA
2 364 Beech Court, Carol, Duplex- Rental Property	215,000.00	20,162.00		0.00	FA
3 1445 Liberty St., Aurora, IL 60505, Single Famil	150,000.00	8,502.00		0.00	FA
4 West Suburban Bank checking account	500.00	0.00		0.00	FA
5 West Suburban savings account	100.00	0.00		0.00	FA
6 Misc household furniture & appliances: TV, Washe	1,500.00	0.00		0.00	FA
7 Clothing	175.00	0.00		0.00	FA
8 Pension Plan	0.00	0.00		0.00	0.00
9 2001 Pontiac Grand Prix 110,000 miles	5,560.00	0.00		0.00	FA
10 2000 Plymouth Voyager 200,000 miles	3,190.00	0.00		0.00	FA
11 2007 Chrysler Pacifica	16,540.00	0.00		0.00	FA
12 Preference - Metlife 09-00170	0.00	0.00		20,000.00	0.00
Int INTEREST (u)	Unknown	N/A		0.88	FA
<b>13 Assets Totals (Excluding unknown values)</b>	<b>\$642,565.00</b>	<b>\$28,664.00</b>		<b>\$20,000.88</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

Agreed Judgment Order entered in December 2010 awarding Trustee \$20,000.00 : Trustee is awaiting receipt of funds so that case can close.

Initial Projected Date Of Final Report (TFR): December 30, 2014

Current Projected Date Of Final Report (TFR): July 1, 2011 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-18834

Case Name: CLEVELAND, DAWN  
CLEVELAND, DONALD

Taxpayer ID #: \*\*-\*\*\*3354

Period Ending: 09/10/11

Trustee: DEBORAH K. EBNER (330480)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*15-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/21/11	{12}	METLIFE	Settlement of Ebner vs. Metlife 09-00170	1141-000	20,000.00		20,000.00
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		20,000.02
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.16		20,000.18
04/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.16		20,000.34
05/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.16		20,000.50
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.16		20,000.66
07/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.16		20,000.82
08/11/11	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.06		20,000.88
08/11/11		To Account #9200*****1566	TO close	9999-000		20,000.88	0.00

<b>ACCOUNT TOTALS</b>	<b>20,000.88</b>	<b>20,000.88</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	20,000.88	
<b>Subtotal</b>	<b>20,000.88</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$20,000.88</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-18834

Case Name: CLEVELAND, DAWN  
CLEVELAND, DONALD

Taxpayer ID #: \*\*-\*\*\*3354

Period Ending: 09/10/11

Trustee: DEBORAH K. EBNER (330480)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*15-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/11/11		From Account #9200*****1565	TO close	9999-000	20,000.88		20,000.88
08/16/11	101	DEBORAH K. EBNER	Dividend paid 100.00% on \$23.84, Trustee Expenses; Reference:	2200-000		23.84	19,977.04
08/16/11	102	DEBORAH K. EBNER	Dividend paid 100.00% on \$2,750.03, Trustee Compensation; Reference:	2100-000		2,750.03	17,227.01
08/16/11	103	Law Office of Deborah K. Ebner	Dividend paid 100.00% on \$3,702.50, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		3,702.50	13,524.51
08/16/11	104	DISCOVER BANK	Dividend paid 11.06% on \$494.17; Claim# 1; Filed: \$494.17; Reference: 2187	7100-000		54.68	13,469.83
08/16/11	105	DISCOVER BANK	Dividend paid 11.06% on \$7,143.34; Claim# 2; Filed: \$7,143.34; Reference: 4042	7100-000		790.40	12,679.43
08/16/11	106	PYOD LLC its successors & assigns as assignee of Citibank	Dividend paid 11.06% on \$15,520.32; Claim# 4; Filed: \$15,520.32; Reference: 5121071797227414	7100-000		1,717.31	10,962.12
08/16/11	107	PYOD LLC its successors & assigns as assignee of Citibank	Dividend paid 11.06% on \$5,701.32; Claim# 5; Filed: \$5,701.32; Reference: 5121071860948011	7100-000		630.85	10,331.27
08/16/11	108	PYOD LLC its successors & assigns as assignee of Citibank	Dividend paid 11.06% on \$486.03; Claim# 6; Filed: \$486.03; Reference: 6035320184165833	7100-000		53.78	10,277.49
08/16/11	109	PYOD LLC its successors & assigns as assignee of Citibank	Dividend paid 11.06% on \$6,956.48; Claim# 7; Filed: \$6,956.48; Reference: 6035320247588641	7100-000		769.73	9,507.76
08/16/11	110	Chase Bank USA, N.A	Dividend paid 11.06% on \$451.79; Claim# 8; Filed: \$451.79; Reference: 042690248252	7100-000		49.99	9,457.77
08/16/11	111	Fia Card Services, NA/Bank of America by American Infosource	Dividend paid 11.06% on \$12,306.34; Claim# 9; Filed: \$12,306.34; Reference: 2715	7100-000		1,361.69	8,096.08
08/16/11	112	Fia Card Services, NA/Bank of America by American Infosource	Dividend paid 11.06% on \$12,125.61; Claim# 10; Filed: \$12,125.61; Reference: 3315	7100-000		1,341.69	6,754.39
08/16/11	113	Fia Card Services, NA/Bank of America by American Infosource	Dividend paid 11.06% on \$29,647.25; Claim# 11; Filed: \$29,647.25; Reference: 9636	7100-000		3,280.44	3,473.95
08/16/11	114	Fia Card Services, NA/Bank of America by American Infosource	Dividend paid 11.06% on \$26,896.97; Claim# 12; Filed: \$26,896.97; Reference: 5406	7100-000		2,976.13	497.82
08/16/11	115	GE Money Bank dba LOWES CONSUMER	Dividend paid 11.06% on \$4,499.04; Claim# 13; Filed: \$4,499.04; Reference: 798192414065	7100-000		497.82	0.00

Subtotals : \$20,000.88 \$20,000.88



## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-18834

Case Name: CLEVELAND, DAWN  
CLEVELAND, DONALD

Taxpayer ID #: \*\*-\*\*\*3354

Period Ending: 09/10/11

Trustee: DEBORAH K. EBNER (330480)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*15-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
ACCOUNT TOTALS					20,000.88	20,000.88	\$0.00
Less: Bank Transfers					20,000.88	0.00	
Subtotal					0.00	20,000.88	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$0.00	\$20,000.88	
TOTAL - ALL ACCOUNTS					Net Receipts	Net Disbursements	Account Balances
MMA # 9200-*****15-65					20,000.88	0.00	0.00
Checking # 9200-*****15-66					0.00	20,000.88	0.00
					\$20,000.88	\$20,000.88	\$0.00